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EXAMINER
DASS, HARISH T

ART UNIT	PAPER NUMBER
3628	

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Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

	Application No.	Applicant(s)
Office Action Summary	09/810,438	ANTONIN ET AL.
	Examiner	Art Unit
	Harish T. Dass	3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _19 March 2001_.

2a)☐ This action is **FINAL**.　　2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-58_ is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-58_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All　b)☐ Some *　c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
　　Paper No(s)/Mail Date _6/21/01, 4/16/02, 12/9/02_

4) ☐ Interview Summary (PTO-413)
　　Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☒ Other: _IDS 12/9/02_.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-19 and 22-58 are rejected under 35 U.S.C. 102(e) as being anticipated by

Brumbelow et al (hereinafter Brumbelow – US 6,119,104).

Re. Claim 1, Brumbelow discloses a multi-desktop computer system for a bank or other

financial services institution comprising a plurality of functional desktops (kiosk

marketing desktop), each desktop operating on an identical "platform" of object-oriented

routines [see entire document particularly, Abstract; Fig. 1; C1 L1 to C3 L46]

comprising:

an interface application for the financial services terminal [C1 L51-L52];

an object server module in communication with the interface application [C2 L1-

L13];

a plurality of transaction modules for receiving at least one component request

through the object server module, overseeing execution of transaction processing, and

returning a component response to the interface application through the object server

[Abstract; C1 L60 to C2 L13; C4 L1-L2];

and,

a plurality of interface documents accessible to the interface application for the

financial services terminal, each of the plurality of interface documents including at least

one component for calling the plurality of transaction modules [Figures 3-5; C3 L15-22;

C6 L42-52].

Re. Claim 2, Brumbelow discloses wherein the plurality of interface documents further

includes content objects for defining a display of the financial services terminal and

wherein each of the plurality of interface documents include at least one director for

determining the relationships among the plurality of interface documents [C6 L47-L55 –

see also main menu screen].

Re. Claim 3, Brumbelow discloses wherein the at least one director includes at least

one trigger event and a pointer to one of the plurality of interface documents [C6 L47-

L55 - see activate].

Re. Claim 4, Brumbelow discloses wherein the component includes a display feature, at

leas one input condition, and a method call to at least one of the plurality of transaction

modules [Fig. 3-5; C5 L18-L31].

Re. Claim 5, Brumbelow discloses wherein the object server module and the plurality of

transaction modules are portions of a core application, the core application is in the

financial services terminal, and the interface application communicates with the object

server module using remote method invocations [C4 L61 to C5 L17].

Re. Claim 6, Brumbelow discloses wherein the core application further includes a

financial devices controller in communication with a financial device in the financial

services terminal and wherein the interface application may only access the financial

devices through the object server module [C4 L17-L38].

Re. Claim 7, Brumbelow discloses a protocol handler module in communication with a

switch for a financial data network and wherein at least one of the plurality of interface

documents directs at least a portion of the transaction processing to the financial data

network through the protocol handler [C3 L66 to C4 L16].

Re. Claim 8, Brumbelow discloses wherein the interface application accesses a

transaction application for conducting a user transaction and at least one of the plurality

of interface documents includes a component for accessing the at least one transaction

application [C2 L43-L55 – browse, access, calculate using GUI].

Re. Claims 9-10, 52, Brumbelow discloses a terminal configuration module and wherein

the interface application uses the terminal configuration module at runtime to determine

whether to offer a user transaction corresponding to at least one of the plurality of

transaction modules to a user of the financial services terminal [see Figures 3-5, 7 –

selecting button from menu causes the screen to change to new runtime screen], and a

terminal scheduling module and wherein the interface application uses the terminal

scheduling module at runtime to determine whether to offer a user transaction

corresponding to at least one of the plurality of transaction modules to a user of the

financial services module, and further comprising a terminal scheduling module

accessible at runtime to determine whether to offer a user transaction corresponding to

at least one of the plurality of transaction modules to a user of the financial services

module [Fig. 6, fig. 8 #84, #114 – see past promise to pay arrangement]

Re. Claim 11, Brumbelow discloses further comprising at least one remote supervisor

application in communication with the financial services terminal for receiving data from

the financial services terminal [C3 L30-L43; C4 L17-L48 – see also controlling function].

Re. Claim 12, Brumbelow discloses further comprising a remote data server in

communication with the financial services terminal and wherein at least a portion of the

plurality of interface documents are in the remote data server for access by the interface

application [C6 L9-L30 – see "kiosk 200 may be connected to the data center 212"].

Re. Claims 13 and 15, Brumbelow discloses further comprising an object library in the

remote data server and wherein the at least one component is in the object library for

access by the interface application [these are inherent of Brumbelow system – see

Figure 2 #212 communicates with #204 via # 220 (Frame Relay), with #202 via WAN or

Internet]

Re. Claim 14, Brumbelow discloses wherein the object server includes a protocol for

verifying a certificate associated with a method call received from the interface

application prior to directing the method call to one of the plurality of transaction

modules [C5 L18-L30 – see authentication].

Re. Claim 16, Brumbelow discloses providing a core application for overseeing the

operation of at least one financial services terminal [Abstract; C1 L60 to C2 L13; C4 L1-

L2];

 defining a terminal configuration for a financial services terminal [C2 L32-L42];

 configuring the financial services terminal for secure communication with a server

system [C2 L1-L13; C2 L32-L42;];

 defining a plurality of interface documents for providing access to the plurality of

financial transactions through the financial services terminal [Figures 3-5; C3 L15-22;

C6 L42-52];

 and

 defining a location for a start document, the start document being one of the

plurality of interface documents, related to the other interface documents by directors in

the plurality of interface documents, and providing a starting point for an interface

application in the financial services terminal [figure 9; C9 L53-L65].

Re. Claim 17, Brumbelow discloses wherein the step of defining a terminal configuration

include the steps of: identifying at least one output device in the financial services

terminal; identifying at least one input device in the financial services terminal;

identifying financial devices in the financial services terminal; and, defining at least one

communication channel in the financial services terminal. [C6 L39-L67; see display,

keypad, touch screen and printing, also see printer interface fig. 2]

Re. Claim 18, Brumbelow discloses further comprising the step of defining a terminal

operation schedule [Figure 3 – see "24-hourworldwide banking"].

Re. Claim 19, Brumbelow discloses wherein the step of configuring the financial

services terminal includes the step of defining at least one device driver within the

financial services terminal for at least one financial device in the financial services

terminal such that the financial device is operable by a financial device controller

module and not directly by the interface application [C4 L17-L38].

Re. Claim 22, Brumbelow discloses wherein the step of defining a plurality of interface

documents includes the steps of: defining content for a selected interface document

from among the plurality of interface documents [C6 L47-L55 – see also main menu

screen and virtual buttons]; selecting at least one component for calling at least one of
the plurality of financial transactions for the selected interface document; and, selecting
at least one director for determining relationships between the selected interface
document and other interface documents in the plurality of interface documents [Figures
4-5; C6 L32 to C7 L12 – selection of virtual buttons from touch screen causes the
screen to advance to related screen].

Re. Claims 23-24 Brumbelow discloses further comprising the step of identifying at least
one terminal configuration for use with the selected interface document, further
comprising the step of defining the availability of the selected interface document [C5
L17-L61].

Re. Claim 25, Brumbelow discloses 25. The method of claim 16, further comprising the
step of providing at least one supervisor application for remotely accessing data
regarding a plurality of financial services terminal [C3 L30-L43; C4 L17-L48 – see also
controlling function].

Re. Claim 26, Brumbelow discloses a multi-desktop computer system for a bank or
other financial services institution comprising a plurality of functional desktops (kiosk
marketing desktop), each desktop operating on an identical "platform" of object-oriented
routines [see entire document particularly, Abstract; Fig. 1; C1 L1 to C3 L46]
comprising:

at least one content object providing at least a portion of a display for the

financial services terminal [see Figures 3 and 4, see part for checking and part of

display for advertisement "Minimum opening balance of $50"];

at least one director monitoring events in the financial services terminal and

defining a relationship between the interface document and a second interface

document [C6 L47-L67]; and,

at least one component linking an input from the financial services terminal with a

transactional function and raising an event to the director [C3 L66 to C4 L16; C4 L49-

L60].

Re. Claim 27, Brumbelow discloses wherein the at least one director includes a

triggering event and a pointer to the second interface document [C6 L47-L55 - see

activate].

Re. Claim 28 Brumbelow discloses wherein the triggering event includes passage of a

predetermined amount of time from loading of the interface document [this is inherent

part of Brumbelow interface, delay is part of terminal operation].

Re. Claim 29, Brumbelow discloses wherein the triggering event includes receipt of

unsolicited user input [C5 L45-L46; error object or system is waiting for customer

logging which is inherent part of Brumbelow interface].

Re. Claim 30, Brumbelow discloses, wherein the triggering event includes an event

raised by the at least one component [C3 L66 to C4 L16; C4 L49-L60; C6 L47-L55 - see

activate].

Re. Claim 31, Brumbelow discloses wherein the at least one component includes a

display feature for providing a portion of the display for the financial services terminal

corresponding to an input for the financial services terminal [see Figures 3 and 4; see

also claim 26].

Re. Claim 32, Brumbelow discloses wherein the at least one component includes an

input event corresponding to a user input to the financial services terminal [Figure 5; C7

L43-L51; C63-L67 – see object 64 & 140].

Re. Claim 33, Brumbelow discloses wherein the at least one component includes a

method call for accessing a transaction module in a core application associated with the

financial services terminal for executing at least a portion of the transaction function

[C12 L48-L52 – see receiving and processing commands and requests, and also

application programs].

Re. Claim 34, Brumbelow discloses wherein the at least one component includes a

requirements definition specifying at least one condition that must be present in the

financial services terminal to enable the transaction function [C9 L42 to C10 L5 –

logging object].

Re. Claims 35-36, Brumbelow discloses wherein the requirements definition includes at

least a portion of a terminal configuration for the financial services terminal, and wherein

the requirements definition includes at least a portion if a terminal schedule for the

financial services terminal [see Figures 3-5, 7; C2 L32-L42 – selecting button from

menu causes the screen to change to new runtime screen].

Re. Claim 37, Brumbelow discloses selecting at least one content object for providing at

least a portion of a display for the financial services terminal [see Figures 3 and 4, see

part for checking and part of display for advertisement "Minimum opening balance of

$50"];

    selecting at least one component for calling at least one of the plurality of

financial transactions for the interface document in response to user input received at

the financial services terminal [C12 L48-L52 – see receiving and processing commands

and requests, and also application programs inherent these features, also see object-

oriented routines col. 3 lines 15-29]; and,

    selecting at least one director for monitoring events in the financial services

terminal and defining a relationship between the interface document and a second

interface document [C6 L47-L67].

Re. Claim 38, Brumbelow discloses wherein the step of selecting at least one director includes the steps of: defining a triggering event for the at least one director; and defining a pointer to the second interface document [C6 L47-L55 - see activate].

Re. Claim 39, Brumbelow discloses wherein the step of defining a triggering event includes defining a predetermined amount of time from loading of the interface document that triggers the at least one director [this is inherent part of Brumbelow interface, delay is part of terminal operation].

Re. Claim 40, Brumbelow discloses wherein the step of defining the triggering event includes defining parameters of unsolicited user input that trigger the at least one director [C5 L45-L46; error object or system is waiting for customer logging which is inherent part of Brumbelow interface].

Re. Claim 41, Brumbelow discloses wherein the step of defining the triggering event includes defining an event raised by the at least one component that triggers the at least one director [C3 L66 to C4 L16; C4 L49-L60; C6 L47-L55 - see activate].

Re. Claim 42, Brumbelow discloses wherein the step of selecting the at least one component includes defining a display feature for providing a portion of the display for the financial services terminal corresponding to an input for the financial services terminal [see Figures 3 and 4; see also claim 26].

Re. Claim 43, Brumbelow discloses wherein the step of selecting the at least one

component includes defining an input event corresponding to a user input to the

financial services terminal [Figure 5; C7 L43-L51; C63-L67 – see object 64 & 140].

Re. Claim 44, Brumbelow discloses wherein the step of selecting the at least one

component includes defining a method call for accessing a transaction module in a core

application associated with the financial services terminal for executing at least a portion

of the transaction function [C4 L61 to C5 L17; C12 L48-L52 – see receiving and

processing commands and requests, and also application programs].

Re. Claim 45, Brumbelow discloses wherein the step of selecting the at least one

component includes defining requirements specifying at least one condition that must

be present in the financial services terminal to enable the transaction function [C9 L42

to C10 L5 – logging object].

Re. Claim 46, Brumbelow discloses wherein the step of defining the requirements

includes defining at least a portion of a terminal configuration for the financial services

terminal [C2 L32-L42; C6 L39-L67].

Re. Claim 47, Brumbelow discloses wherein the step of defining the requirements

includes defining at least a portion if a terminal schedule for the financial services

terminal. [Figure 3 – see "24-hourworldwide banking"].

Re. Claim 48, Brumbelow discloses application program with a financial services

terminal that provides a user interface for the financial services terminal, comprising:

a plurality of transaction modules for overseeing at least a portion of processing

of user transactions submitted through the financial services terminal, the plurality of

transaction modules invoked by at least one method call from the interface application

[Abstract; C2 L1-L13; also Re. claim 1 above and object-oriented routines]; and

a session module for receiving and storing data generated by input to the

financial services terminal for use by the plurality of transaction modules [Figure 8 #

116; C1 L17-L23; C4 L22-L28].

Re. Claim 49, Brumbelow discloses further comprising a financial device controller

module for providing exclusive control over a financial devices associated with the

financial services terminal from the core application [C4 L17-L38].

Re. Claim 50, Brumbelow discloses further comprising a protocol handler module for

providing exclusive communication with a financial data network for the financial

services terminal from the core application [C3 L66 to C4 L16].

Re. Claims 51-52, Brumbelow discloses further comprising a terminal configuration

module accessible at runtime to determine whether to offer a user transaction

corresponding to at least one of the plurality of transaction modules to a user of the

financial services terminal [see Figures 3-5, 7 – selecting button from menu causes the

screen to change to new runtime screen].

Re. Claim 53, Brumbelow discloses further comprising an object server for handling a

plurality of method calls from the interface application and directing the method calls to

a selected module within the core application [C2 L1-L13; C12 L48-L52 – see receiving

and processing commands and requests, and also application programs inherent these

features, also see object-oriented routines col. 3 lines 15-29].

Re. Claim 54, Brumbelow discloses further comprising a flow control module overseeing

transaction flow through a user session including at least one user transaction [Abstract;

C1 L60 to C2 L13; C4 L1-L2].

Re. Claims 55-58, Brumbelow discloses further comprising an idle loop module for

maintaining core application status between a first user session and a second user

session, further comprising a default controller coordinating operations between the

plurality of transactions and a plurality of other modules in the core application, further

comprising a dictionary module including persistent data used by a plurality of modules

in the core application, and further comprising a transaction log module including data

regarding a plurality of user transactions executed through the financial services

terminal [these are inherent part of Brumbelow system operations since the software

has to monitor the activities of the interface to response accordingly such as: system

provide message on screen if user want to activate another action while he/she is

logged in, see Fig. 4 "Menu to return to the start"].

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 20-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Brumbelow.

Re. Claims 20-12, Brumbelow discloses wherein the step of configuring the financial

services terminal includes the steps of: providing an interface application; configuring

the interface application to access only selected ones of a plurality of interface

documents, applications, and devices [C2 L32-L42; Figures 3-5, 7 – selecting button

from menu causes the screen to change to new runtime screen];

Brumbelow does not explicitly disclose locking the configuration of the interface

application. wherein the step of configuring the financial services terminal includes the

steps of: defining a start up sequence for initialization of selected ones of a plurality of applications and resources of the financial services terminal; and disabling start up circumvention for the financial services terminal.

However, it is known that customers using ATM or PC do not have access to software code since the software codes are complied and an executable files are created for implementation, therefore it means that the configuration of interface application is locked by the programmer. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Brumbelow and software editing access permission (locking) to authorized persons only the way it has been done, to prevent accidental alteration of interface.

Additionally, the configuring the financial services terminal is down by the programmer based on their experience in development of software. It is known that every software code has a starting point as will as termination point. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Brumbelow and provide sequences of initialization based on the objective of the project in order to prevent error during start-up as will as operation, for example, what driver has to be started first, what initial default parameters will not crash the application, etc.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure. Applicant is required under 37 CFR ' 1.111 (c) to consider the references

fully when responding to this action.

The following prior arts (US 5,866,889), (US 6,105,007), (US 5,774,663), and (US

6,195,694) disclose ATM and POS systems and methods.

"INFORMATION TECHNOLOGY IN THE BANKING AND FINANCIAL SECTORS",

March 25, 1996, BACKGROUND BREIFING PAPER OF THE

TELECOMMUNICATIONS INFOTECHNOLOGY FORUM. Discloses history and

advances I Smart Cards, banks and telephones.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Harish T. Dass whose telephone number is 571-272-

6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Hyung S. Sough can be reached on 571-272-6799. The fax phone number

for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

Harish T Dass
Examiner
Art Unit 3628

6/10/05

HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600